



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

*Serving Massachusetts, Maine,
New York & New Hampshire
Hours: Monday – Friday 9 am – 4 pm
www.dgandl.com*

*100 Cummings Center, Suite 225D
Beverly, Massachusetts 01915
TEL: (978) 921-2670
FAX: (978) 921-4870*

January 29, 2019

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Marchian C. Crane
18 Mayberry Road
Gray, ME 04039

Marchian C. Crane
P.O. Box 903
Gray, ME 04039

**NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 18 Mayberry Road, Gray, ME 04039
Loan Number:
Payment Due Date: December 1, 2011

Dear Marchian C. Crane:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Caliber Home Loans, Inc., the Mortgagee, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust and the Owner/Investor, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is eighty-six (86) months in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corp. its successors and assigns its successors and assigns dated November 9, 2007 and recorded in the Cumberland County Registry of Deeds in Book 25623, Page 105. This firm is relying on information provided by the Servicer. If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

EXHIBIT

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An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

2 Payments @ \$1,468.91	\$	2,937.82
23 Payments @ \$1,665.10	\$	38,297.30
19 Payments @ \$1,502.72	\$	28,551.68
12 Payments @ \$1,614.48	\$	19,373.76
3 Payments @ \$1,727.93	\$	5,183.79
8 Payments @ \$1,743.73	\$	13,949.84
1 Payment @ \$1,734.30	\$	1,734.30
11 Payments @ \$1,776.63	\$	19,542.93
7 Payments @ \$1,793.35	\$	12,553.45
Late Charges	\$	2,832.70
Corporate Advance	\$	1,124.50
Attorney Fees & Costs	\$	165.52
TOTAL TO CURE DEFAULT:	\$	146,247.59

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$146,247.59 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Caliber Home Loans, Inc., Payment Processing, 13801 Wireless Way, Oklahoma City, OK 73134. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. Please contact Caliber Home Loans, Inc. at (800) 621-1437 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, the mortgage servicer, which is Caliber Home Loans, Inc. or a counselor approved by the United

States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Caliber Home Loans, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

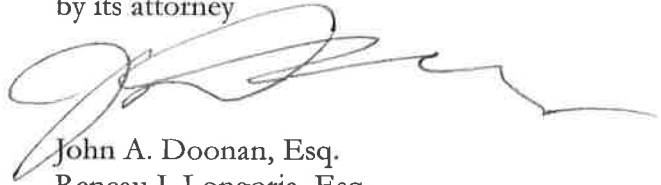
Caliber Home Loans, Inc.
Loan Resolution
13801 Wireless Way
Oklahoma City, OK 73134
(800) 621-1437

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Caliber Home Loans, Inc.
U.S. Bank Trust, N.A., as Trustee for LSF9
Master Participation Trust

by its attorney



John A. Doonan, Esq.
Reneau J. Longoria, Esq.

JAD/RJL/NM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

53975

This listing is current as of **01/27/2019**.

Agencies located in MAINE

<p>Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: 800-452-4668 Fax: 207-626-4678 Email: dkjohnson@mainehousing.org Address: 353 Water Street AUGUSTA, Maine 04330-4665 Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: Website: www.mainehousing.org Agency ID: 81227</p>	
<p>Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: Fax: Email: dkjohnson@mainehousing.org Address: 353 Water St Augusta, Maine 04330-6113 Counseling Services: - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.mainehousing.org Agency ID: 84456</p>	
<p>Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-974-2403 Toll Free: 888-424-0151 Fax: 207-973-3699 Email: hmassow@penquis.org Address: 262 Harlow Street BANGOR, Maine 04401-4952 Counseling Services: - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649</p>	
<p>Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963 Toll Free: 800-221-2221 Fax: 207-443-7447 Email: candice.carpenter@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services: - Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling Languages: - English - Spanish Affiliation: Website: http://www.midcoastmainecommunityaction.org Agency ID: 80502</p>	
<p>Agency Name: WALDO COMMUNITY ACTION PARTNERS Phone: 207-338-6809 Toll Free: Fax: Email: N/A Address: 9 Field St Ste 201 Belfast, Maine 04915-6661 Counseling Services: - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling</p>	

- Resolving/Preventing Mortgage Delinquency Workshops
 - Services for Homeless Counseling
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://waldocap.org>
Agency ID: 90310

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling
Languages: - English
 - Spanish
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.ceimaine.org>
Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION
Phone: 207-866-6545
Toll Free:
Fax: 207-866-6553
Email: accounting@fourdirectionsmaine.org
Address: 20 Godfrey Drive
 ORONO, Maine 04473-3610
Counseling Services: - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: www.fourdirectionsmaine.org
Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920
Counseling Services: - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St
 5th Floor
 PORTLAND, Maine 04101-3427
Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Pre-Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
Website: <http://www.moneymanagement.org>
Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
 PO Box 547
 PORTLAND, Maine 04101-4205

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

Affiliation:
Website: <http://www.ptla.org>
Agency ID: 80635

Agency Name: PROSPERITY ME FKA COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@prosperityme.org
Address: 309 Cumberland Ave Ste 202
 Portland, Maine 04101-4982

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://cflme.org/>
Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-764-3721
Toll Free:
Fax:
Email: cdaggett@acap-me.org
Address: 771 Main St
 Presque Isle, Maine 04769-2201

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2903

Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419

Toll Free:
Fax:
Email: N/A
Address: 17 Market Sq
 South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling

Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.community-concepts.org>
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 800-542-8227

Toll Free:
Fax:
Email: N/A
Address: 97 Water St
 Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685

Nancy McFadden

From: Nobody <nobody@informe.org>
Sent: Tuesday, January 29, 2019 1:32 PM
To: Nancy McFadden
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria Owner of the mortgage: investor What term best describes the owner of the mortgage?: Securitized Pool Filer's Email Address: nmcfadden@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Caliber Home Loans, Inc.

Loan Resolution

13801 Wireless Way
Oklahoma City, OK 73134
(800) 621-1437

Consumer Information

Consumer First name: Marchian

Consumer Middle Initial/Middle Name: C.

Consumer Last name: Crane

Consumer Suffix:

Property Address line 1: 18 Mayberry Road Property Address line 2:

Property Address line 3:

Property Address City/Town: Gray

Property Address State:

Property Address zip code: 04039

Property Address County: Cumberland

Notification Details

Date notice was mailed: 1/29/2019

Amount needed to cure the default: 146,247.59 Consumer Address line 1: 18 Mayberry Road Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town: Gray

Consumer Address State: ME

Consumer Address zip code: 04039



100 Cummings Center
Suite 225D
Beverly, Massachusetts 01915

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U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE — POSTMASTER			
Received From:	Doonan, Graves & Longoria 100 Cummings Center, Suite 225D Beverly, MA 01915		
One piece of ordinary mail addressed to:			
	Marchian C. Crane 18 Mayberry Road Gray, ME 04039		

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE — POSTMASTER			
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PS Form 3817, Mar. 1989

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